

## THE MEDICARE PLAYBOOK™ — MODULE 1

# The Medicare Timing Checklist

Answer 5 questions. Know exactly what to do.

**How to use this checklist:** Answer each question in order. Stop when you hit a box with instructions. That's your path.

**QUESTION 1**

**Are you or your spouse currently enrolled in health insurance through an active employer?**

**YES → Go to Question 2**

You may be able to delay Medicare without a penalty.

**NO → Enroll during your IEP**

Your 7-month window: 3 months before birthday + birthday month + 3 months after. Don't miss it.

**QUESTION 2 · ONLY IF YES ABOVE**

**Does that employer have 20 or more employees?**

**YES (20+ employees) → Go to Question 3**

Your employer plan is primary. You can delay Medicare Part B without penalty.

**NO (fewer than 20) → Enroll now**

Medicare is primary for small employers. You likely need to enroll even if you're still working. Talk to someone before assuming you can wait.

**QUESTION 3 · ONLY IF 20+ EMPLOYEES**

**Are you currently contributing to a Health Savings Account (HSA)?**

**YES → Do NOT enroll in any Medicare yet**

Enrolling in ANY part of Medicare — even free Part A — ends your HSA contributions immediately. Stay on your employer plan until you stop contributing to the HSA. Do NOT claim Social Security while doing this — Part A triggers automatically when you file for SS.

**NO → You can enroll in Part A now (free, no issue)**

You may want to enroll in Part A now (it's free for most people with 40+ work quarters). Delay Part B until you retire.

**QUESTION 4 · FOR EVERYONE WHO IS OR WAS ON EMPLOYER COVERAGE**

**Have you recently retired or are you within 8 months of losing employer coverage?**

**YES → Your Special Enrollment Period clock is running**

You have 8 months from the date you lost employer coverage to enroll in Medicare Part B without penalty. Miss this window and the penalty is permanent. COBRA does NOT count as creditable coverage. If you went to COBRA after leaving your job, your 8-month clock started on your last day of employer coverage — not when COBRA ends.

**NO → Go to Question 5**

If you are still covered by active employer coverage and have not lost it, keep following the checklist.

**QUESTION 5 · ALMOST DONE**

**Are you planning to claim Social Security benefits within the next 12 months?**

**If YES — Know this before you file:**

Claiming Social Security automatically enrolls you in Medicare Part A. If you're still contributing to an HSA, stop contributions at least 6 months before filing for Social Security (Part A can retroactively cover up to 6 months).

Still not sure where you stand? Schedule a free Medicare conversation with Rich Ison. (813) 406-0480 • [protectivewealthadvisors.com/medicare-planning](https://protectivewealthadvisors.com/medicare-planning)